

Information to identify the case:

Debtor 1	Charles Edward Andrews Jr.	Social Security number or ITIN	xxx-xx-9387
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed in chapter	13 10/4/19
Case number:	19-35231-KRH	Date case converted to chapter	7 12/12/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Edward Andrews Jr.	
2. All other names used in the last 8 years		
3. Address	5427 Mason Manor Drive Henrico, VA 23223	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: peter.barrett@kutakrock.com

For more information, see page 2 >

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: December 13, 2019</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>January 21, 2020 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: March 23, 2020</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>	
<p>11. Creditors with a foreign address</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Charles Edward Andrews, Jr.
 Debtor

Case No. 19-35231-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: 309A

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 Total Noticed: 40

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Charles Edward Andrews, Jr., 5427 Mason Manor Drive, Henrico, VA 23223-5858
 aty +Andrew Todd Rich, BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240,
 Richmond, VA 23229-4833
 cr +PENNYMAC LOAN SERVICES, LLC, c/o BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240,
 Richmond, VA 23229-4833
 15052607 +Access Receivables Management, PO Box 1377, Cockeysville, MD 21030-6377
 15052608 +Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
 15052609 +Allied Cash Advance, 5108 Nine Mile Rd, Richmond, VA 23223-3341
 15052611 +American Webb Loan, c/o Global Trust Mang., 4805 W. Laurel St., Tampa, FL 33607-4552
 15052614 +CBE Group, PO Box 2217, Waterloo, IA 50704-2217
 15138940 Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
 15052618 +FBCS, 330 S Warminster Road Ste 353, Hatboro, PA 19040-3433
 15052620 Gilliam & Mikula, PLLC, 804 Moorefield Park Drive, Suite 200, Richmond, VA 23236-3671
 15052621 +Henrico County Treasurer, 4301 E Parham Road, Henrico, VA 23228-2745
 15148308 +NAPA VIRGINIA, c/o NRS, PO BOX 8005, CLEVELAND, TN 37320-8005
 15052625 +North American Partners In Ane, P.O. Box 37090, Baltimore, MD 21297-3090
 15052626 +Ortho Virginia, PO Box 35725, Richmond, VA 23235-0725
 15115272 +OrthoVirginia, Inc., c/o D. Kent Gilliam, 804 Moorefield Park Dr., Ste. 200,
 Richmond, VA 23236-3671
 15052628 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, PO Box 12903, Norfolk, VA 23541-0000)
 15052627 +PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
 15052629 +Saddlewood Townhomes, 3801 Elfstone Lane, Richmond, VA 23223-1130
 15052633 +TACS, PO Box 31800, Henrico, VA 23294-1800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jkane@kaneandpapa.com Dec 14 2019 03:22:42 James E. Kane, Kane & Papa, PC,
 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
 tr +EDI: QPJBARRETT.COM Dec 14 2019 08:08:00 Peter J. Barrett, Kutak Rock LLP,
 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
 15052610 +EDI: ACBK.COM Dec 14 2019 08:08:00 American Credit Accept, 961 E Main St,
 Spartanburg, SC 29302-2185
 15052612 +EDI: BANKAMER2.COM Dec 14 2019 08:08:00 Bank of America, Attn: Bankruptcy, P.O. 15102,
 Wilmington, DE 19886-0000
 15052613 +EDI: CAPITALONE.COM Dec 14 2019 08:08:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 15134574 +EDI: AIS.COM Dec 14 2019 08:08:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 15052615 +EDI: COMCASTCBLCENT Dec 14 2019 08:08:00 Comcast, Attn: Bankruptcy, PO Box 3012,
 Southeastern, PA 19398-3012
 15052616 +E-mail/Text: bncnotices@becket-lee.com Dec 14 2019 03:24:33 Conn's HomePlus,
 Attn: Bankruptcy Dept, PO Box 2358, Beaumont, TX 77704-2358
 15052617 +E-mail/PDF: creditonebknifications@resurgent.com Dec 14 2019 03:28:21 Credit One Bank,
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 15052622 +EDI: IRS.COM Dec 14 2019 08:08:00 Department of Treasury -, Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 15052619 +EDI: AMINFOFP.COM Dec 14 2019 08:08:00 First PREMIER Bank, Attn: Bankruptcy,
 PO Box 5524, Sioux Falls, SD 57117-5524
 15138012 E-mail/PDF: resurgentbknifications@resurgent.com Dec 14 2019 03:28:53 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15052623 +E-mail/Text: mmrgbkb@miramedrg.com Dec 14 2019 03:23:56 Miramed Revenue Group,
 Attn: Bankruptcy, 360 East 22nd Street, Lombard, IL 60148-4924
 15052624 +E-mail/Text: helen.ledford@nrsagency.com Dec 14 2019 03:24:37 Natiowide Recovery Service,
 Attn: Bankruptcy, PO Box 8005, Cleveland, TN 37320-8005
 15052630 +EDI: SWCR.COM Dec 14 2019 08:08:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 15052631 +E-mail/Text: bankruptcy@speedyinc.com Dec 14 2019 03:23:31 Speedy Cash, PO Box 780408,
 Wichita, KS 67278-0408
 15052632 +E-mail/Text: bankruptcy@suntrust.com Dec 14 2019 03:23:41 Suntrust,
 P.O. Box 27767, Richmond, VA 23261-7767
 15052634 +E-mail/Text: bankruptcydepartment@tsico.com Dec 14 2019 03:24:25 Transworld Sys,
 500 Virginia Dr, Ste 514, Fort Washington, PA 19034-2733
 15161446 +EDI: AIS.COM Dec 14 2019 08:08:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 15052635 +E-mail/Text: bkr@taxva.com Dec 14 2019 03:24:17 Virginia Department of Taxatio,
 PO Box 2369, Richmond, VA 23218-2369

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7

User: manleyc
Form ID: 309A

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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkvaecfupdates@bww-law.com
Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
James E. Kane on behalf of Debtor Charles Edward Andrews, Jr. jkane@kaneandpapa.com,
cmdodd@kaneandpapa.com,legan@kaneandpapa.com;kanejr88258@notify.bestcase.com,
bfrazier@kaneandpapa.com,gwhite@kaneandpapa.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett peter.barrett@kutakrock.com,
charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Susan Hope Call on behalf of Trustee Carl M. Bates susancall@richchap13.com,
station15@richchap13.com

TOTAL: 6